

Fill in this information to identify the case:

Debtor 1 Melissa Jan Strayer

Debtor 2
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of PACase number 20-01906 HWV**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information**Name of Creditor:** Lakeview Loan Servicing LLC**Court claim no. (if known):** 3**Last 4 digits** of any number you use to identify the debtor's account: 8321**Property address:**300 Edinburgh Road
York, PA 17406**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:	(a)	\$ <u>1,508.86</u>
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	\$ <u>0.00</u>
c. Total. Add lines a and b.	(c)	\$ <u>1,508.86</u>

Creditor asserts that the debtor(s) are contractually obligated for 08 / 01 / 2025
the postpetition payment(s) that first became due on:

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Matthew Fissel

Date 08/18/2025

Matthew Fissel
18 Aug 2025, 13:08:06, EDT

KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Melissa Jan Strayer

Debtor(s)

Lakeview Loan Servicing LLC

Movant

vs.

Melissa Jan Strayer

Debtor(s)

Jack N. Zaharopoulos,

Trustee

BK NO. 20-01906 HWV

Chapter 13

Related to Claim No. 3

CERTIFICATE OF SERVICE

I, Matthew Fissel of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on August 18, 2025, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)

Melissa Jan Strayer
300 Edinburgh Road
York, PA 17406-0000

Attorney for Debtor(s) (via ECF)

Dawn Marie Cutaia
Fresh Start Law, PLLC
1701 West Market Street
York, PA 17404

Trustee (via ECF)

Jack N. Zaharopoulos
8125 Adams Drive, Suite A
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail

Dated: August 18, 2025

/s/ Matthew Fissel

Matthew Fissel
Attorney I.D. 314567
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
mfissel@kmlawgroup.com

<p align="center"><i>Notice of Final Cure Information</i></p> <p align="center"><i>Pre-Petition Ledger</i></p>
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	POC Figures	Comments
Pre P&I Payments	\$9,705.30	10 Payments @ P&I - \$970.53
Post P&I Payments		
Escrow	\$2,220.81	
Projected Escrow	\$3,179.48	
Post Escrow		
Pre Petition Fees	\$2,515.92	
PPFN		
AO Fees		
Others		
Suspense		
Total POC	\$17,621.51	

												LSAMS Trustee	
Payment Received	Principal Received	POC Balance	Applied To	Principal and Interest	P&I Payment Balance	Escrow	Escrow Balance	Fees/Costs/Corp Applied	Fees/Costs/Corp Balance	Payment Suspense	Suspense Balance	Comments	
(Date)		\$	(Date)		\$9,705.30		\$5,400.29		\$2,515.92		\$0.00		
5/21/2021	\$238.33	\$ 17,383.18			\$ 9,705.30		\$ 5,400.29		\$ 2,515.92	\$ 238.33	\$ 238.33		
6/18/2021	\$371.30	\$ 17,011.88			\$ 9,705.30		\$ 5,400.29		\$ 2,515.92	\$ 371.30	\$ 609.63		
7/16/2021	\$371.30	\$ 16,640.58			\$ 9,705.30		\$ 5,400.29		\$ 2,515.92	\$ 371.30	\$ 980.93		
8/23/2021	\$371.30	\$ 16,269.28			\$ 9,705.30		\$ 5,400.29		\$ 2,515.92	\$ 371.30	\$ 1,352.23		
9/16/2021	\$371.30	\$ 15,897.98	09/01/19	\$970.53	\$ 8,734.77	\$492.15	\$ 4,908.14		\$ 2,515.92	\$ (1,091.38)	\$ 260.85	10/1/2020	
10/18/2021	\$360.64	\$ 15,537.34			\$ 8,734.77		\$ 4,908.14		\$ 2,515.92	\$ 360.64	\$ 621.49		
11/18/2021	\$721.28	\$ 14,816.06			\$ 8,734.77		\$ 4,908.14		\$ 2,515.92	\$ 721.28	\$ 1,342.77		
1/21/2022	\$360.64	\$ 14,455.42	10/01/19	\$970.53	\$ 7,764.24	\$492.15	\$ 4,415.99		\$ 2,515.92	\$ (1,102.04)	\$ 240.73	4/1/2021	
2/18/2022	\$360.64	\$ 14,094.78			\$ 7,764.24		\$ 4,415.99		\$ 2,515.92	\$ 360.64	\$ 601.37		
3/25/2022	\$360.64	\$ 13,734.14			\$ 7,764.24		\$ 4,415.99		\$ 2,515.92	\$ 360.64	\$ 962.01		
4/22/2022	\$360.64	\$ 13,373.50			\$ 7,764.24		\$ 4,415.99		\$ 2,515.92	\$ 360.64	\$ 1,322.65		
5/24/2022	\$360.64	\$ 13,012.86	11/1/2019	\$970.53	\$ 6,793.71	\$492.15	\$ 3,923.84		\$ 2,515.92	\$ (1,102.04)	\$ 220.61	6/1/2021	
7/20/2022	\$360.64	\$ 12,652.22			\$ 6,793.71		\$ 3,923.84		\$ 2,515.92	\$ 360.64	\$ 581.25		
8/24/2022	\$387.50	\$ 12,264.72			\$ 6,793.71		\$ 3,923.84		\$ 2,515.92	\$ 387.50	\$ 968.75		
10/25/2022	\$1,208.49	\$ 11,056.23	12/1/2019	\$970.53	\$ 5,823.18	\$545.11	\$ 3,378.73		\$ 2,515.92	\$ (307.15)	\$ 661.60	11/1/2021	
12/7/2022	\$460.35	\$ 10,595.88			\$ 5,823.18		\$ 3,378.73		\$ 2,515.92	\$ 460.35	\$ 1,121.95		
12/20/2022	\$460.35	\$ 10,135.53			\$ 5,823.18		\$ 3,378.73		\$ 2,515.92	\$ 460.35	\$ 1,582.30		
1/24/2023	\$367.35	\$ 9,768.18	1/1/2020	\$970.53	\$ 4,852.65	\$545.11	\$ 2,833.62		\$ 2,515.92	\$ (1,148.29)	\$ 434.01	2/1/2022	
3/22/2023	\$367.35	\$ 9,400.83			\$ 4,852.65		\$ 2,833.62		\$ 2,515.92	\$ 367.35	\$ 801.36		
4/25/2023	\$367.35	\$ 9,033.48			\$ 4,852.65		\$ 2,833.62		\$ 2,515.92	\$ 367.35	\$ 1,168.71		
5/23/2023	\$367.35	\$ 8,666.13			\$ 4,852.65		\$ 2,833.62		\$ 2,515.92	\$ 367.35	\$ 1,536.06		
6/21/2023	\$367.35	\$ 8,298.78			\$ 4,852.65		\$ 2,833.62		\$ 2,515.92	\$ 367.35	\$ 1,903.41		
7/18/2023	\$382.36	\$ 7,916.42	2/1/2020	\$970.53	\$ 3,882.12	\$783.55	\$ 2,050.07		\$ 2,515.92	\$ (1,371.72)	\$ 531.69	2/1/2023	
8/15/2023	\$382.36	\$ 7,534.06			\$ 3,882.12	\$382.36	\$ 1,667.71		\$ 2,515.92	-	\$ 531.69		
9/27/2023	\$382.36	\$ 7,151.70			\$ 3,882.12	\$382.36	\$ 1,285.35		\$ 2,515.92	-	\$ 531.69		
10/31/2023	\$639.32	\$ 6,512.38			\$ 3,882.12	\$639.32	\$ 646.03		\$ 2,515.92	-	\$ 531.69		
11/21/2023	\$363.40	\$ 6,148.98			\$ 3,882.12	\$363.40	\$ 282.63		\$ 2,515.92	-	\$ 531.69		
12/29/2023	\$363.40	\$ 5,785.58			\$ 3,882.12	\$363.40	\$ (80.77)		\$ 2,515				

Notice of Final Cure Information

Post-Petition Ledger

Filed By:	Melissa Jan Strayer	Payment Changes		
	0			
Case Number:	20-01906	From Date	To Date	Total Amount
Filing Date:	06/23/20	7/1/2020	7/1/2021	\$1,462.68
Loan No:		8/1/2021	10/1/2022	\$1,515.64
Payments in POC:		11/1/2022	10/1/2023	\$1,510.29
Months in POC:		11/1/2023	10/1/2024	\$1,534.74
First Post Due Date:	07/01/20	11/1/2024		\$1,538.57
Plan	Borrower			
PPFN				
Gap Payment				
Disposition				

Date Prepared:

Date	Amount Received	Applied To	Post Petition Amount Due	Post Suspense Balance
7/14/2020	\$ 1,462.68	7/1/2020	\$ 1,462.68	\$ -
8/13/2020	\$ 1,462.68	8/1/2020	\$ 1,462.68	\$ -
9/17/2020	\$ 1,462.68	9/1/2020	\$ 1,462.68	\$ -
10/16/2020	\$ 1,462.68	10/1/2020	\$ 1,462.68	\$ -
11/19/2020	\$ 1,462.68	11/1/2020	\$ 1,462.68	\$ -
12/22/2020	\$ 1,462.68	12/1/2020	\$ 1,462.68	\$ -
1/28/2021	\$ 1,462.68	1/1/2021	\$ 1,462.68	\$ -
2/25/2021	\$ 1,462.68	2/1/2021	\$ 1,462.68	\$ -
3/31/2021	\$ 1,462.68	3/1/2021	\$ 1,462.68	\$ -
4/26/2021	\$ 1,465.00	4/1/2021	\$ 1,462.68	\$ 2.32
6/1/2021	\$ 1,462.68	5/1/2021	\$ 1,462.68	\$ 2.32
6/18/2021	\$ 1,462.68	6/1/2021	\$ 1,462.68	\$ 2.32
7/30/2021	\$ 1,462.68	7/1/2021	\$ 1,462.68	\$ 2.32
8/27/2021	\$ 1,515.64	8/1/2021	\$ 1,515.64	\$ 2.32
9/27/2021	\$ 1,515.64	9/1/2021	\$ 1,515.64	\$ 2.32
10/25/2021	\$ 1,515.64	10/1/2021	\$ 1,515.64	\$ 2.32
11/22/2021	\$ 1,515.64	11/1/2021	\$ 1,515.64	\$ 2.32
12/28/2021	\$ 1,515.64	12/1/2021	\$ 1,515.64	\$ 2.32
				\$ 2.32
1/27/2022	\$ 1,515.64	1/1/2022	\$ 1,515.64	\$ 2.32
7/1/2022	\$ 1,462.68			\$ 1,465.00
8/19/2022	\$ 1,462.68	2/1/2022	\$ 1,515.64	\$ 1,412.04
9/23/2022	\$ 1,715.64	3/1/2022	\$ 1,515.64	\$ 1,612.04
9/26/2022		4/1/2022	\$ 1,515.64	\$ 96.40
10/21/2022	\$ 1,715.00	5/1/2022	\$ 1,515.64	\$ 295.76
11/17/2022	\$ 1,715.40	6/1/2022	\$ 1,515.64	\$ 495.52
12/16/2022	\$ 1,815.40	7/1/2022	\$ 1,515.64	\$ 795.28
2/16/2023	\$ 8,285.00	8/1/2022	\$ 1,515.64	\$ 7,564.64
2/17/2023		9/1/2022	\$ 1,515.64	\$ 6,049.00
2/17/2023		10/1/2022	\$ 1,515.64	\$ 4,533.36
2/17/2023		11/1/2022	\$ 1,510.29	\$ 3,023.07
2/17/2023		12/1/2022	\$ 1,510.29	\$ 1,512.78

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Months in POC:		11/1/2023	10/1/2024	\$1,534.74
First Post Due Date:	07/01/20	11/1/2024		\$1,538.57
Plan	Borrower			
PPFN				
Gap Payment				
Disposition				

Date Prepared:

Date	Amount Received	Applied To	Post Petition Amount Due	Post Suspense Balance
2/17/2023		1/1/2023	\$ 1,510.29	\$ 2.49
3/24/2023	\$ 3,020.41	2/1/2023	\$ 1,510.29	\$ 1,512.61
3/27/2023		3/1/2023	\$ 1,510.29	\$ 2.32
4/20/2023	\$ 1,515.00	4/1/2023	\$ 1,510.29	\$ 7.03
5/19/2023	\$ 1,515.00	5/1/2023	\$ 1,510.29	\$ 11.74
6/29/2023	\$ 1,515.58	6/1/2023	\$ 1,510.29	\$ 17.03
7/28/2023	\$ 1,515.08	7/1/2023	\$ 1,510.29	\$ 21.82
8/24/2023	\$ 1,515.00	8/1/2023	\$ 1,510.29	\$ 26.53
9/21/2023	\$ 1,515.00	9/1/2023	\$ 1,510.29	\$ 31.24
10/23/2023	\$1,534.74	10/1/2023	\$ 1,510.29	\$ 55.69
11/20/2023	\$1,534.74	11/1/2023	\$1,534.74	\$ 55.69
12/15/2023	\$1,534.74	12/1/2023	\$1,534.74	\$ 55.69
1/25/2024	\$1,534.00	1/1/2024	\$1,534.74	\$ 54.95
1/25/2024				\$ 54.95
2/27/2024	\$1,515.00	2/1/2024	\$1,534.74	\$ 35.21
3/22/2024	\$1,515.00	3/1/2024	\$1,534.74	\$ 15.47
4/22/2024	\$1,525.30	4/1/2024	\$1,534.74	\$ 6.03
5/22/2024	\$1,545.00	5/1/2024	\$1,534.74	\$ 16.29
6/27/2024	\$1,554.48	6/1/2024	\$1,534.74	\$ 36.03
6/27/2024				\$ 36.03
7/29/2024	\$1,550.00	7/1/2024	\$1,534.74	\$ 51.29
8/28/2024	\$1,535.00	8/1/2024	\$1,534.74	\$ 51.55
9/27/2024	\$1,534.00	9/1/2024	\$1,534.74	\$ 50.81
11/1/2024	\$1,540.00	10/1/2024	\$1,534.74	\$ 56.07
11/30/2024	\$1,545.00	11/1/2024	\$1,538.57	\$ 62.50
12/30/2024	\$1,520.00	12/1/2024	\$1,538.57	\$ 43.93
1/29/2025	\$1,525.00	1/1/2025	\$1,538.57	\$ 30.36
2/26/2025	\$1,537.81	2/1/2025	\$1,538.57	\$ 29.60
3/31/2025	\$1,538.47	3/1/2025	\$1,538.57	\$ 29.50
4/21/2025	\$1,540.00	4/1/2025	\$1,538.57	\$ 30.93
4/21/2025				\$ 30.93
5/29/2025	\$1,540.00	5/1/2025	\$1,538.57	\$ 32.36

Notice of Final Cure Information
Post-Petition Ledger

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Months in POC:		11/1/2023	10/1/2024	\$1,534.74
First Post Due Date:	07/01/20	11/1/2024		\$1,538.57
Plan	Borrower			
PPFN				
Gap Payment				
Disposition				

Date Prepared:

[illegible]